

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-19241-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Mormando  
14 Bellflower Drive  
Lakewood, NJ 08701

Elaine Mormando  
14 Bellflower Drive  
Lakewood, NJ 08701

Social Security No.:

xxx-xx-5346

xxx-xx-8032

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on November 29, 2021.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 29, 2021

JAN: bwj

Jeanne Naughton  
Clerk

In re:  
Richard Mormando  
Elaine Mormando  
Debtors

Case No. 18-19241-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Nov 29, 2021

Form ID: 148

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db	+ Richard Mormando, 14 Bellflower Drive, Lakewood, NJ 08701-7363
jdb	#+ Elaine Mormando, 14 Bellflower Drive, Lakewood, NJ 08701-7363
cr	+ WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO W, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517515749	Kohls, PO Box 2893, Milwaukee, WI 53201-2983
519256075	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519256076	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
518440569	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517556751	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517532784	#+ Wells Fargo Bank, N.A. Default Document Processing, 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-1663

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2021 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2021 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517515743	EDI: AMEREXPR.COM	Nov 30 2021 01:48:00	American Express, PO Box 1270, Newark, NJ 07101-1270
517549749	EDI: BECKLEE.COM	Nov 30 2021 01:48:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517515745	EDI: CAPITALONE.COM	Nov 30 2021 01:48:00	Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106
517630217	EDI: BL-BECKET.COM	Nov 30 2021 01:48:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517515748	+ EDI: CITICORP.COM	Nov 30 2021 01:48:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
517610102	+ EDI: CITICORP.COM	Nov 30 2021 01:48:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517984649	EDI: Q3G.COM	Nov 30 2021 01:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517515746	EDI: JPMORGANCHASE	Nov 30 2021 01:48:00	Chase, PO Box 15153, Wilmington, DE 19886

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 29, 2021

Form ID: 148

Total Noticed: 30

517636399	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2021 21:00:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517642494	EDI: PRA.COM	Nov 30 2021 01:48:00	Portfolio Recovery Associates, LLC, c/o Costco Wholesale, POB 41067, Norfolk VA 23541
517607259	EDI: Q3G.COM	Nov 30 2021 01:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517515750	EDI: RMSC.COM	Nov 30 2021 01:48:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
517516034	+ EDI: RMSC.COM	Nov 30 2021 01:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517515751	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
517515752	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
517562379	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
517584096	EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517515753	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Bank, NV, NA, PO Box 31557, Billings, MT 59107-1557
517515754	+ EDI: WFFC.COM	Nov 30 2021 01:48:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517515744	*	American Express, PO Box 1270, Newark, NJ 07101-1270
517515747	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase, PO Box 15153, Wilmington, DE 19886
518440570	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Nov 29, 2021

Form ID: 148

Total Noticed: 30

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Richard Mormando cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Elaine Mormando cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 8